



12-23-99

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KRAMER LEVIN NAFTALIS & FRANKEL LLP

919 THIRD AVENUE

NEW YORK, NY 10022 - 3852



BOX PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Re: Attorney Docket No. : 003184/0006  
Applicants : Sheryl Behar, Carol Lewbell-Gray, Cheryl Cunha  
Serial No. : Not Yet Assigned  
Filed : This Date  
Title : **METHOD AND SYSTEM FOR AWARDED  
REBATES BASED ON CREDIT CARD USAGE  
TO CREDIT CARD HOLDERS**  
Group: : Not Yet Assigned  
Examiner: : Not Yet Assigned

Sir:

Kindly file the annexed papers indicated below:

- (X) Patent Application  
(X) Informal Drawings (3 Sheets)

Small Entity: [ ] Yes [X] No

Respectfully submitted,

KRAMER LEVIN NAFTALIS & FRANKEL LLP

Dated: December 22, 1999

By:

Randy Lipsitz, Esq.

Registration No. 29,189

Philip A. Gilman, Esq.

Registration No. 38,160

Attorneys for Applicants

(212) 715-9100

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Date of Deposit December 22, 1999

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Richard L. Moss

Name

Richard L. Moss

Signature

09469993 "12/22/99"

12/22/99  
JCS71 U.S. PTO

APPLICATION OF

**SHERYL BEHAR**

A citizen of the United States  
Residing at  
1429 Stevenson Road  
Hewlett, New York 11557

**CAROL LEWBELL-GRAY**

A citizen of the United States  
Residing at  
2100 Linwood Avenue  
Fort Lee, New Jersey 07024

**CHERYL CUNHA**

A citizen of Guyana, West Indies  
Residing at  
114-78-226th Street  
Cambria Heights, New York 11411

FOR LETTERS PATENT OF THE UNITED STATES

FOR IMPROVEMENTS IN

**METHOD AND SYSTEM FOR AWARDING REBATES BASED  
ON CREDIT CARD USAGE TO CREDIT CARD HOLDERS**

Randy Lipsitz, Esq.  
Registration No. 29,189  
Philip A. Gilman, Esq.  
Registration No. 38,160  
Attorneys for Applicants  
KRAMER LEVIN NAFTALIS &  
FRANKEL LLP  
919 Third Avenue  
New York, New York 10022  
(212) 715-9100

Attorney Docket No. 03184/006

09469993-122299